IN THE CLAIMS

Please make the following amendments to the claims:

1.–10. (Canceled)

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Please add the following new claims:

-- 11. (New) A method comprising:

dynamically processing a database to eliminate missing values in records, each record to contain a plurality of values;

preparing a statistical summary of processed data in the database; constructing a database structure to hold the statistical summary; searching through possible relationship models to find a high-scoring network; and

using the high-scoring network to compute a decision for a new case.

- 12. (New) The method of claim 11, further comprising:
 discretizing continuous variables in the database before preparing the plurality of statistical summaries.
- 13. (New) The method of claim 11, further comprising: modifying a relationship of the high-scoring network.
- 14. (New) The method of claim 11 wherein the new case consists of values of a subset of fields of a record.

- 15. (New) The method of claim 11 wherein records in the database represent bank customer transaction records, and the decision is to identify an at-risk customer of the bank.
- 16. (New) The method of claim 11 wherein the statistical summary is a Bayesian model of correlations between data in records.
- 17. (New) The method of claim 11 wherein the decision is one of a detection of an illegal financial transaction, a network fault diagnosis, or a prediction of a result of a pharmaceutical compound in an organism.
- 18. (New) The method of claim 11, further comprising: aggregating similar database records together; and computing a frequency of occurrence.
- 19. (New) The method of claim 18 wherein aggregating comprises: preparing a plurality of hashes to cluster the database records.
- 20. (New) The method of claim 11 wherein the database structure is an alternating decision tree ("ADTree").
- 21. (New) The method of claim 11 wherein the database structure comprises correlation statistics between nodes.
- 22. (New) The method of claim 11, further comprising: inferring a value of a non-observed variable based on a previous observation and the high-scoring network.

23. (New) The method of claim 11, further comprising:
storing the high-scoring network in an eXtensible Markup Language
("XML") format. --